# IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: James E. Boring & Terrie L. Boring	) ) Case No. 18-22609-CMB )					
Debtor(s).	) Chapter 13 ) _ X					
ORDER OF COURT (Check Boxes That Apply)						
○ Confirming Plan on Final Basis	☐ Chapter 13 Plan dated:					
☐ Authorizing Distributions Under Plan On Interim Basis Solely as Adequate Protection						
same may be modified by this Order, the Chap to creditors holding allowed claims from ava commence no earlier than the Chapter 13 Trust day of the month following the date on which the IT IS FURTHER ORDERED that the modified by this Order shall remain in full	ose terms of the Plan which are not expressly force and effect. To the extent any terms and Order, the terms of this Order shall supersede and					
1. <u>Unique Provisions Applicable</u> are checked below apply to this case:	Only to This Case: Only those provisions which					
amended to be \$, beg wage attachment in place or if a the Plan payments, counsel to the a wage attachment motion (or m	Plan term, the periodic monthly Plan payment is ginning To the extent there is not n existing wage attachment is insufficient to fund the Debtor(s) shall within seven (7) days hereof file notions) to fully fund the Plan payments, or shall rements under the Trustee's TFS online payment.					

program.
B. The length of the Plan is changed to a total of at leastmonths. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket. The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.
Parties are reminded of their duty to monitor the Court's docket and attend duly scheduled hearings. The parties are further reminded of their duty to meet and confer and otherwise engage in good faith settlement negotiations with respect to any objection to plan confirmation. Failure to comply with these duties may result in the imposition of sanctions against the offending party.
D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
F. The following utility creditor shall be paid monthly payments of \$ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  *PA Rev CL#1

--

	H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
	I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
	J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
$\boxtimes$	K. Additional Terms and Conditions: The trustee's COD at Doc 112 is hereby resolved by this order.

#### 2. Deadlines. The following deadlines are hereby established and apply to this case:

- A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **B.** Review of Claims Docket and Objections to Claims. Pursuant to WPA.LBR 3021-1(c)(2), the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.
- C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- **D.** Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount

--

and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

### 3. Additional Provisions. The following additional provisions apply in this case:

- **A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- **B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor(s)' counsel must file a fee application in accordance with *W.PA.LBR* 2016–1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.
- **G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.
  - **H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the

--

Case 18-22609-CMB Doc 131 Filed 11/17/21 Entered 11/18/21 00:29:27 Desc Imaged Certificate of Notice Page 5 of 7

appropriate taxing authorities as they become du		•
	ing authorities as they becom	ne due

Carlota M. Böhm
Carlota M. Böhm

Chief United States Bankruptcy Court Judge

Dated: 11/15/2021

cc: All Parties in Interest to be served by Clerk

FILED 11/15/21 2:47 pm CLERK U.S. BANKRUPTCY COURT - WDPA

# Case 18-22609-CMB Doc 131 Filed 11/17/21 Entered 11/18/21 00:29:27 Desc Imaged Certificate of Notice Page 6 of 7

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 18-22609-CMB

James E. Boring Chapter 13

Terrie L. Boring Debtors

# CERTIFICATE OF NOTICE

District/off: 0315-2 User: dkam Page 1 of 2
Date Rcvd: Nov 15, 2021 Form ID: pdf900 Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2021:

<b>Recip ID</b> db/jdb	+	Recipient Name and Address James E. Boring, Terrie L. Boring, 571 Harmony Road, New Brighton, PA 15066-3658
cr	+	Selene Finance LP, as servicer for Alta Chutes I., c/o Weinstein & Riley, P.S., 11101 West 120th Avenue #280, Broomfield, CO 80021-2756
14906271	+	LAKEVIEW LOAN SERVICING, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
15424091	+	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14872505		Lakeview Loan Servicing, LLC, PO Box 37628, Philadelphia, PA 19101-0628
14884864	+	USX Federal Credit Union, 1293 Freedom Road, P. O. Box 1728, Cranberry Twp, PA 16066-0728
14884865	+	USX Federal Credit Union, PO Box 1728, Cranberry Twp, PA 16066-0728

TOTAL: 7

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address Email/PDF: resurgentbknotifications@resurgent.com	Date/Time	Recipient Name and Address
СГ	+	Email/FDF. Tesui gentoknotifications@fesuigent.com	Nov 15 2021 23:28:12	PYOD LLC, Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008
14910102	+	Email/Text: kburkley@bernsteinlaw.com	Nov 15 2021 23:29:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14884862		Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 15 2021 23:29:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14908121		Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2021 23:28:00	LVNV Funding, LLC its successors and assigns as, assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14873411	+	Email/PDF: rmscedi@recoverycorp.com	Nov 15 2021 23:27:59	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14911142		Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2021 23:28:12	PYOD LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
14876237	+	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2021 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14886080		Email/Text: bnc-quantum@quantum3group.com	Nov 15 2021 23:29:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 8

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address cr ALTA CHUTES I, LLC

cr LAKEVIEW LOAN SERVICING, LLC

Case 18-22609-CMB Doc 131 Filed 11/17/21 Entered 11/18/21 00:29:27 Desc Imaged Certificate of Notice Page 7 of 7

District/off: 0315-2 User: dkam Page 2 of 2
Date Rcvd: Nov 15, 2021 Form ID: pdf900 Total Noticed: 15

cr \*+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

cr \*+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14884863 \* Lakeview Loan Servicing, LLC, PO Box 37628, Philadelphia, PA 19101-0628

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

# **NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2021 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2021 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor ALTA CHUTES I LLC bnicholas@kmllawgroup.com

Charles Griffin Wohlrab

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC cwohlrab@raslg.com

Jerome B. Blank

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pawb@fedphe.com

Jerome B. Blank

on behalf of Creditor ALTA CHUTES I LLC pawb@fedphe.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Lauren M. Lamb

on behalf of Debtor James E. Boring

julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb

LR53037 @ notify. best case. com; rlager @ steidl-steinberg. com; les lie.nebel @ steidl-stein

Lauren M. Lamb

on behalf of Joint Debtor Terrie L. Boring

julie.steidl@steidl-steinberg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; Lamburg.com; court docs.sands@gmail.com; acordell@steidl-steinberg.com; cgoga@steidl-steinberg.com; Lamburg.com; cgoga@steidl-steinberg.com; cgoga@steidl-stei

LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Lisa Cancanon

on behalf of Creditor ALTA CHUTES I LLC lisac@w-legal.com, Llombardi06@law.du.edu

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pawb@fedphe.com

TOTAL: 11